

**Information to identify the case:**

Debtor 1	Rony E Barahona	Social Security number or ITIN xxx-xx-0222
	First Name Middle Name Last Name	EIN -----
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN -----
	First Name Middle Name Last Name	EIN -----
United States Bankruptcy Court District of New Jersey		
Case number: 18-30985-JKS		

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Rony E Barahona

2/1/19

**By the court:** John K. Sherwood  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
**United States Bankruptcy Court**  
**District of New Jersey**

In re:  
 Rony E Barahona  
 Debtor

Case No. 18-30985-JKS  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
Form ID: 318Page 1 of 2  
Total Noticed: 45

Date Rcvd: Feb 01, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 03, 2019.

db +Rony E Barahona, 549 Summit Avenue, Maplewood, NJ 07040-1340  
 517883525 +Abbas Mohammed, 35 Manor Drive, Apartment 8D, Newark, NJ 07106-3256  
 517883527 +Alejandro Raspa, 31 Jefferson Avenue, Maplewood, NJ 07040-1250  
 517883528 +Angel Nanco, 278 Lincoln Avenue, Apartment B, Staten Island, NY 10306-3302  
 517883529 +Asset Recovery Solutions LLC, 2200 East Devon Avenue, Suite 200, Des Plaines, IL 60018-4501  
 517883530 +Carmelo Flores de Jesus, 1624 South Kenneth Avenue, Union, NJ 07083-5137  
 517883531 +Ernesto Ramirez, 132 South Center Street, Second Floor, Orange, NJ 07050-3521  
 517883532 +Fernando Ferrari, 229 S. Essex Avenue, Orange, NJ 07050-3401  
 517883534 +Gilberto Nanco, 278 Lincoln Avenue, Apartment B, Staten Island, NY 10306-3302  
 517883536 +Jose Japon, 354 Mechanic Street, First Floor, Orange, NJ 07050-2610  
 517883537 +Jose Recinos, 116 Prospect Street, Apartment 404, Newark, NJ 07105-1765  
 517883538 +Julio Roberto Monzon, 211 Main Street, Apartment R2, Orange, NJ 07050-3739  
 517883539 +Manuel Ramirez, 99 Pacific Street, Second Floor, Newark, NJ 07105-1500  
 517883540 +Michael Sokolow, 59 Franklin Street, Unit 202, New York, NY 10013-4026  
 517883542 +Miguel Poma, 152 Elm Street, Orange, NJ 07050-4002  
 517883543 +Mulvey Electric Inc., 36 Greenbrook Rd # 1, Middlesex, NJ 08846-1314  
 517883545 +New Jersey Anesthesia Associates, P.O. Box 250, East Brunswick, NJ 08816-0250  
 517883547 +Olivera Bevanda, 549 Summit Avenue, Maplewood, NJ 07040-1340  
 517883548 +Parker McCay P.A., 9000 Midlantic Drive, Suite 300, Mount Laurel, NJ 08054-1539  
 517828257 Parker McCay P.A., Kiera McFadden-Roan, Esq., 9000 Midlantic Drive, Suite 300, Mount Laurel NJ 08054-1539  
 517883549 +Paychex, 8000 Lincoln Drive, Suite 200, Marlton, NJ 08053-1542  
 517883550 +Peter Salas MD, 101 Old Short Hills Road #501, West Orange, NJ 07052-1080  
 517883552 +Ricciardi Brothers Inc, 1915 Springfield Avenue, Maplewood, NJ 07040-3419  
 517883553 +Roberto Martinez, 42 Lincoln Place, Irvington, NJ 07111-2321  
 517883555 +Rossi & Company, 403 Main Street, Orange, NJ 07050-2774  
 517883557 +Santander Bank NA, Overdraft Collections, Mail Code 10-421-MC3, 450 Penn Street, Reading, PA 19602-1011  
 517883558 Schacter Portnoy LLC, 3990 U.S. Route 1, Princeton, NJ 08540  
 517883559 +Sherwin Williams Co., c/o Levitan & Frieland P.C., 26 Columbia Turnpike, Florham Park, NJ 07932-2213  
 517828233 Specialized Loan Servicing LLC, P.O. Box 630147, Littleton, CO 80163-0147  
 517883561 State of New Jersey Dept. of Labor, 1 John Fitch Plaza, P.O. Box 110, Trenton, NJ 08625-0110  
 517883563 +Travelers, 2420 Lakemont Avenue, P.O. Box 3556, Orlando, FL 32802-3556  
 517883564 +Vengroff Williams Inc., P.O. Box 4155, Sarasota, FL 34230-4155  
 517883566 +Yenny Aldana, 400 East 199th Street, Apt. 36, Bronx, NY 10458-2927

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty +E-mail/Text: cforman@iq7technology.com Feb 02 2019 02:07:12 Charles M. Forman,  
 Forman Holt, 66 Route 17 North, Suite 1c, Paramus, NJ 07652-2742  
 tr +E-mail/Text: cforman@iq7technology.com Feb 02 2019 02:07:12 Charles M. Forman,  
 Forman Holt, 66 Route 17 North, Paramus, NJ 07652-2742  
 smg E-mail/Text: usanj.njbankr@usdoj.gov Feb 02 2019 02:05:41 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Feb 02 2019 02:05:36 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 517883526 EDI: AFNIRECOVERY.COM Feb 02 2019 06:28:00 AFRI Inc., 1310 Martin Luther King Drive,  
 P.O. Box 3427, Bloomington, IL 61702-3427  
 517883533 +EDI: CCS.COM Feb 02 2019 06:28:00 GEICO Indemnity Company, 2 Wells Avenue,  
 Newton Center, MA 02459-3225  
 517883541 +EDI: MID8.COM Feb 02 2019 06:28:00 Midland Funding LLC, 2365 Northside Drive #300,  
 San Diego, CA 92108-2709  
 517883544 +E-mail/PDF: bankruptcy@ncfsi.com Feb 02 2019 02:10:09 New Century Financial Services Inc.,  
 110 South Jefferson Road, Suite 104, Whippany, NJ 07981-1038  
 517883551 +EDI: RMCB.COM Feb 02 2019 06:28:00 Retrieval Masters Creditors Bureau,  
 4 Westchester Plaza, Suite 110, Elmsford, NY 10523-1616  
 517883556 +E-mail/Text: ebn@rwjbh.org Feb 02 2019 02:06:21 Saint Barnabas Medical Center,  
 94 Old Short Hills Road, Livingston, NJ 07039-5668  
 517883562 EDI: TDBANKNORTH.COM Feb 02 2019 06:28:00 TD Bank NA, 9000 Atrium Way,  
 Mount Laurel, NJ 08054  
 517883565 +EDI: CCS.COM Feb 02 2019 06:28:00 Wells Fargo Bank, 725 Canton Street,  
 Norwood, MA 02062-2679

TOTAL: 12

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Manuel Ramirez  
 517883524 Name,Address1,Address2,Address3,City,State,Zip, Abbas Mohammed,35 Manor Drive,Apartment,  
 AFRI Inc.,1310 Martin Luther King Drive,, Alejandro Raspa,31 Jefferson Avenue,,,Ma,  
 Angel Nanco,278 Lincoln Avenue,Apartment, Asset Recovery Solutions LLC,2200 East D

District/off: 0312-2

User: admin  
Form ID: 318

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Total Noticed: 45

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517883560\* Specialized Loan Servicing LLC, P.O. Box 630147, Littleton, CO 80163-0147  
517883535 ##+JNP Foods LLC, 210 East Street Road, Suite 3B, Feasterville Trevose, PA 19053-7680  
517883546 ##+New Jersey Turnpike Authority, 581 Main Street, Suite 5042, Woodbridge, NJ 07095-5108  
517883554 ##+Ronak Foods LLC, 210 East Street Road, Suite 3B, Feasterville Trevose, PA 19053-7680  
TOTALS: 2, \* 1, ## 3

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 03, 2019

Signature: /s/Joseph Speetjens

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### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 1, 2019 at the address(es) listed below:

Charles M. Forman cforman@formanlaw.com, lcapasso@formanlaw.com; cforman@iq7technology.com  
Charles M. Forman on behalf of Trustee Charles M. Forman cforman@formanlaw.com,  
lcapasso@formanlaw.com;cforman@iq7technology.com  
Denise E. Carlon on behalf of Creditor The Bank of New York Mellon Trust Company, National Association fka The Bank of New York Trust Company, N.A. as successor to JPMorgan Chase Bank, N.A. as Trustee for RASC 2003KS4 dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com  
Rebecca Ann Solarz on behalf of Creditor The Bank of New York Mellon Trust Company, National Association fka The Bank of New York Trust Company, N.A. as successor to JPMorgan Chase Bank, N.A. as Trustee for RASC 2003KS4 rsolarz@kmllawgroup.com  
Scott C. Pyfer on behalf of Debtor Rony E Barahona scott@pyferlawgroup.com,  
scottpyfer@gmail.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6